

REPORT OF THE CONDITION OF THE
First National Bank
At Monmouth, in the State of Oregon, at the close of business,
on June 30, 1922.

RESOURCES	
1. Loans and accounts, including rediscounts, (except shown in b & c)	\$156,556.23
2. Overdrafts, secured 439.85; unsecured 1508.75	948.61
4. U. S. Government Securities Owned:	
a Deposited to secure circulation (U. S. bonds par value)	15,000.00
b All other United States Government Securities	13,650.00
Total U. S. Government Securities	28,650.00
5. Other Bonds, Stocks, Securities etc.	77,777.22
6. Banking house \$11,096.11; Furniture and fixtures \$3,467.50	14,563.61
7. Real estate owned other than banking house	831.54
8. Lawful reserve with Federal Reserve Bank	20,042.20
9. Cash in vault and amount due from national banks	46,080.12
11. Amounts due from State banks, bankers and trust companies, other than included in Items 8, 9 or 10	18,823.57
Total of items 9, 10, 11, 12, and 13	64,903.69
14 a Checks on banks located outside of city or town of reporting bank	none
b Miscellaneous cash items	195.99
15. Redemption fund with U. S. Treasurer and due from U. S. Treasurer	750.00
16. Other assets, if any	98.75
Total	\$365,317.84
LIABILITIES	
17. Capital stock paid in	\$ 30,000.00
18. Surplus fund	15,000.00
19. Undivided profits	7,964.76
a Reserved for interest and taxes accrued	none
c Less current expenses, interest and taxes paid	none 7,964.76
20. Circulating notes outstanding	15,000.00
25. Cashier's checks outstanding	132.47
Total of Items 21 22, 23, 24, and 25	132.47
Demand deposits: (other than bank deposits) subject to reserve (deposits payable within 30 days)	
26. Individual deposits subject to check	205,890.45
27. Certificates of deposit due in less than 30 days (other than for money borrowed)	8,600.00
28. State, county, or other municipal deposits secured by pledge of assets of this bank or otherwise	7,885.63
30. Dividends Unpaid	1,500.00
Total of demand deposits (other than bank deposits) subject to reserve, Items 26, 27, 28, 29, 30 and 31	223,876.08
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):	
32. Certificates of deposit (other than for money borrowed)	73,303.85
Total of time deposits, subject to Reserve, Items 32, 33, 34 and 35	73,303.85
45. Liabilities other than those above stated	40.68
Total	\$365,317.84
State of Oregon, } ss County of Polk, }	
I, F. E. Chambers, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.	
F. E. CHAMBERS, Cashier	
Subscribed and sworn to before me this 6th day of July, 1922.	
[SEAL] WALTER G. BROWN, Notary Public.	
My commission expires September 21, 1924.	
CORRECT--Attest	
IRA C. POWELL J. B. V. BUTLER WM. RIDDELL } Directors.	

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Week-End Trips



To
Portland
And Return

Are the Lowest in Years

Now is the time to realize big profits in transportation costs.

\$3.10 Round Trip from Monmouth

Tickets on sale Friday, Saturday and Sunday—
Good until the following Tuesday

Ask agents, for further particulars, or about low fares east, and to nearby resorts.

Southern Pacific Lines

JOHN M. SCOTT,
General Passenger Agent

If you have pride in the farm that gives you a home and a living why not show it by naming the farm and doing your corresponding on printed stationery? Ask us about it.

SALE on Men's Oxfords
\$4.90 a pair

Children's Oxfords and Sandals

Work and dress shoes for men

Complete Line of Harnesses
and supplies.

Heavy Tugs \$17.00 per set

Oils, Polishes, Shoestrings, Etc.
First Class Repairing

Charles M. Atwater

Reward of Enterprise

The prosperous merchant is the one who looks after his discounts and takes advantage of them. The Herald is offering its subscribers a discount for subscriptions paid in advance. By an advertising exchange arrangement with Mr. Davidson, whose excellent work as a photographer is acknowledged by discriminating critics, with each paid in advance subscription to the Herald we can give an order on Mr. Davidson for one enlarged photo of any member of the family, free of further cost. No obligation to buy more photos unless you desire. By a special process enlarged photographs and the ordinary size can be made from the same negative.

WHY IT SUCCEEDS

Because It's for One Thing Only, and Monmouth People Appreciate This.

Nothing can be good for everything.

Doing one thing well brings success.

Doan's Kidney Pills are for one thing only.

For weak or disordered kidneys Ask your neighbor!

Here is reliable evidence of their worth.

Mrs. M. Bussard, 505 E. 5th St., Albany, Ore., says: "I am glad to endorse Doan's Kidney Pills for I have found them to be a reliable remedy. I have used Doan's for attacks of kidney complaint when my back ached considerably. In bad weather I had rheumatic pains and my kidneys didn't act right. Doan's Kidney Pills soon relieved me of the backache and other signs of kidney complaint."

Price 60c. at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mrs. Bussard had. Foster-Milburn Co., Mfrs., Buffalo, N. Y.

Local News

Mr. and Mrs. Landers have moved into and are occupying their new home on Main street.

Dell Butler, wife and two sons of Bull Run have been spending a week visiting with Mrs. Butler's parents, Mr. and Mrs. Charles Newman.

Charles Strong and wife stopped in this city on the Fourth, returning from Forest Grove, and Mrs. E. W. Strong accompanied them home to Corvallis for a visit.

Mrs. Dorothy Beard and small daughter, Barbara Jean, of Hammond has been spending a month with her parents, Mr. and Mrs. H. S. Portwood.

Ralph M. Butler and family of Napa, California are visiting with Mr. Butler's aunts, the Misses Maggie and Alice Butler. They came by automobile from California, leaving Napa at 4 p. m. Saturday and reaching Monmouth at 6 p. m. Monday.

Mr. Butler was born and educated in Monmouth.

Get your firewood of J. W. Leask Plenty of oak ready for delivery. Phone 705.

T. J. Edwards and family spent the week end at Belknap Springs. They had an enjoyable trip and a very pleasant time while at the mountain resort. While there they saw William Steinberg who said his few days treatment at the springs had already made a material improvement in his physical condition.

Dallas is promoting a Round Up to be held July 28 and 29.

Among the one hundred relatives who attended the Henkle family reunion at Corvallis last Thursday was Charles M. Shipley of Monmouth.

Mr. and Mrs. Ruggles and two children of Moro, Oregon are visiting with Mrs. Neal and with other relatives in this city.

Rev. Victor Morris, who has been attending school and preaching in the East for the last two years, occupied the pulpit of the Christian church last Sunday evening and was welcomed back by his many friends here.

The annual convention of Christian churches at Turner has been the attraction for many local people during the past week.

The following Monmouth young people went to Salem last week where they took part in a couple of piano and violin recitals by the pupils of Miss Joy Turner at the First Christian church: Mildred Scott, Jeanetta Sloan, Eldon Riddell, Una Winegar, Evangeline Davidson, Jim Pember, Percy Riddell, Jack Pember, Gertrude Winegar, Berjice Winegar, Velma Strain, Helen Cornelius, Alene Sloan, Illa Huber, Esta Smith, Margaret Smith and Rhea Huber.

Butter Nut
and
Holsum
breads

at the
MONMOUTH BAKERY
Mrs. M. Cornelius, Prop.

Men's Comfort-Wear

Sweltering Days Will Soon Be Here

PREPARE NOW



DON'T wait until the thermometer climbs before getting yourself some comfort-wear. You know from experience that when you need it you will need it quick. Prices are very low, and we have an attractive stock from which to choose.

Lightweight Undies that Defy Old Sol

Men's Union Suits--finest quality,
cool and comfortable

\$1.75

Good quality balbriggan,

\$1.25

Good quality nainsook,
elastic section at back

\$1.00

Sport caps--many designs,
good looking, cool

\$2.00

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Good Goods

